

Certificate Number: 17572-NYW-DE-036713700

Bankruptcy Case Number: 22-10605



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 27, 2022, at 6:10 o'clock AM PDT, Demetrios Papavramidis completed a course on personal financial management given by internet by Dollar Learning Foundation, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of New York.

Date: July 27, 2022 By: /s/Judy Alexander

Name: Judy Alexander

Title: Counselor